National Agricultural Insurance
Scheme for Kharif 2009 season
Notification of Circles/Taluka

GOVERNMENT OF MAHARASHTRA
Agriculture, Animal Husbandry, Dairy
Development & Fisheries Department
Government Resolution No. NAIS-2009/CR-153/11-A,
Mantralaya Annex, Mumbai-400-032,
Date : 8 June, 2009.

READ :

1) Government Resolution Agriculture, Animal Husbandry, Dairy Development & Fisheries Department No.CIS-1299/CR-89/11-A, Dated 4th December, 1999.
2) Government Resolution Agriculture, Animal Husbandry, Dairy Development & Fisheries Department No.NAIS-1205/CR-352/11-A, Dated 24th February, 2006.
3) Letter No. 13011/04/2004-Credit-II, dated 26th March, 2009, from the Government of India, Ministry of Agriculture, New Delhi.
4) Government Resolution No.NAIS 2008/CR.138/11-A, dated 9th May, 2008.
5) Letter from Agricltural Insurance Company of India vide letter No.MRO/NAIS/2009/NOTIFICATION/588/09, dated June 3, 2009.

RESOLUTION :

The National Agricultural Insurance Scheme is being implemented in the notified circles for notified crops in Maharashtra State in cooperation with Government of India Guidelines from Rabi 1999-2000 season in cooperation with Agriculture Insurance Company of India Ltd. . It has been decided to implement the National Agricultural Insurance Scheme in the State for Kharif 2009-2010 on the following conditions :-

i) The total maximum sum insured will be 150% of average yield.
ii) The level of indemnity limit, premium rate of normal coverage etc. for each crop for Kharif 2009-2010 will be as follows :-

A) Premium rates and Sum Insured for Kharif crops as per eligible level of indemnity -

Crop	Level of Indemnity	Normal coverage per hectare (upto value of T.Y. Yield)		Additional coverage per hectare (beyond T.Y. and upto 150% of A.Y.)		Total (per hectare)
		Sum insured (Rs.)	Normal Premium Rate (%)	Sum Insured upto (Rs.)	Premium rate (in %)	Total sum insured (Rs.)
Paddy	60%	13061	2.50	19592	4.10	32653
Jowar	60%	6360	2.50	9541	4.25	15901
Bajara	60%	3740	3.50	5609	8.60	9349
Maize	60%	7202	2.50	10803	18.40	18005
Ragi	80%	7481	2.50	6546	7.40	14027
Udid	60%	6864	2.50	10297	11.80	17161
Mung	60%	6713	2.50	10070	11.35	16783

Crop	Level of Indemnity	Normal coverage per hectare (upto value of T.Y. Yield)		Additional coverage per hectare (beyond T.Y. and upto 150% of A.Y.)		Total (per hectare)
		Sum insured (Rs.)	Normal Premium Rate (%)	Sum Insured upto (Rs.)	Premium rate (in %)	Total sum insured (Rs.)
Tur	60%	8364	2.50	12546	7.20	20910
Groundnut	60%	11176	3.50	16765	5.55	27941
Niger	60%	3521	3.50	5281	5.25	8802
Sesamum	60%	4389	3.50	6584	4.50	10973
Soyabean	60%	10300	3.50	15450	4.65	25750
Sunflower	60%	6539	3.50	9808	7.95	16347
Cotton	80%	14080	8.80	12320	8.80	26400
Onion	60%	31367	10.25	47050`	10.25	78417

B. Premium and Sum Insured for Sugarcane crop as per eligible level of Indemnity

Crop Sugarcane Type	Level of Indemnity	Normal coverage per hectare (upto T.Y. value)		Additional coverage per hectare (beyond T.Y. and upto 150% of A.Y.)		Total (per hectare)
		Sum insured (Rs.)	Normal Premium Rate (%)	Sum Insured upto (Rs.)	Premium rate (in %)	Total sum insured (Rs.)
Adsali	**80%**	60820	5.65	53218	5.65	114038
Pre-seasonal	**80%**	53670	4.40	46961	4.40	100631
Suru	**80%**	48416	6.40	42364	6.40	90780
Ratoon	**80%**	41285	7.00	36124	7.00	77409

2. The Government of Maharashtra is pleased to direct that the National Agricultural Insurance Scheme should be implemented in Kharif 2009 season for Paddy Jowar, Bajara, Ragi, Maize, Tur, Mung, Udid, Groudnut, Sesamum, Soyabean, Sunflower. Nigerseed, Cotton, Onion and for Sugarcane crop of 2009-10 plantation season in notified areas of circles or a group of Circles/Taluka +} sign denotes group of Circles / talukas as a insurance unit shown in the annexure appended to this Resolution on the above conditions.

3. The last date for receipt of the insurance proposals for loanee farmers /Non-loanee farmers at bank branch level and cut off date for receipt of declaration of loanee farmers and non loanee farmers from nodal banks of A.I.C. level will be as follows :

A) Seasonality discipline for Kharif crops

Loanee farmers and Non Loanee farmers		
Crops	Cut off date for submission of proposals by farmers to the Banks	Cut off date for receipt of declaration by A.I.C. from Banks
Paddy, Jowar, Bajara, Ragi, Kh. Maize, Tur, Mung, Udid, Groundnut, Sesasmum, Soyabean, Sunflower, Nigerseed, Cotton and Onion	One month from date of sowing, planting or 31st July, 2009 whichever is earlier.	Within one month from receipt of proposal or 31st August, 2009 whichever is earlier

B) Seasonality discipline for Sugarcane crop to be notified during 2009-10 season

Plantation Type	Planting period	Cut off date for submission of proposals to banks/PACCS by Non Loanee and Loanee Farmers	Cut off date for receipt of declaration by AIC from Banks
Adsali	June 2009 to August 2009	Within one month from date of planting or 30th September, 2009 whichever is earlier	Within one month from receipt of proposals or 31st October, 2009 whichever is earlier
Pre-Seasonal	September 2009 to November 2009	Within one month from date of planting or 31st December, 2009 whichever is earlier	Within one month from receipt of proposals or 31st January, 2010 whichever is earlier
Suru	December 2009 to February, 2010	Within one month from date of planting or 31st March, 2010 whichever is earlier	Within one month from receipt of proposals or 30th April, 2010 whichever is earlier
Ratoon	November 2009 to April 2010	Within one month from date of harvesting or 31st May, 2010 whichever is earlier	Within one month from receipt of proposals or 30th June, 2010 whichever is earlier

4. The Commissioner of Agriculture, Maharashtra State, Pune should monitor and coordinate the effective implementation of the scheme. The Agriculture Insurance Company of India should forward the report relating to progress made in respect of the receipt of insurance proposals to the Government and Commissionerate of Agriculture, Pune every fortnight.

5. The Commissioner of Agriculture, Maharashtra State, Pune should make arrangements to furnish the average yield based on the date of crop cutting experiment of the defined areas direct to the Agricultural Insurance Company of India before 31st January, 2010 for the kharif crops except Tur, Cotton & Onion crops for which the cut off date will be 31st March, 2010. Cut off date for submission of average data of Sugarcane crop based on crop cutting experiments by Commissioner Agriculture to AIC will be 31st August, 2011.

6. It is also directed that 10 crop cutting experiments should be conducted at circle level and 16 crop cutting experiments at taluka level wherever it has been decided to consider taluka as a unit. Therefore, it is directed to calculate compensation under this scheme considering crop cutting experiments at circle level and at taluka level as the case may be. "The claims shall be settled solely on the basis of yield data furnished by the Commissionerate of Agriculture arrived at through crop cutting experiments (CCEs) conducted by the Stare Government under **GCES and not on any other basis such as Paisewari, declaration of famine / drought / flood by any Government department / Agency.** The Agricultural Insurance Company of India should take cognizance of this.

7 (a) . Government further direct that the small and marginal farmers who will be covered in the selected areas under the scheme should be held eligible for 10% subsidy (5% from Government of India and 5% from State Government) in respect of the premium to be paid.

7 (b) . Government of Maharashtra has announced vide G.R. dated 24/2/2006 a comprehensive relief package to prevent farmers suicide in Vidarbha Region for six district namely Akola, Amaravati, Buldhana, Yeotmal, Washim and wardha. In above six district all notified crops under National Agricultural Insurance Scheme will be insured at eligible level of indemnity while cotton will be insured at higher level at indemnity (eligible 80% while insurance at 90%) Government of Maharashtra will pay subsidy in premium as per the following table.

Crop	Category of Farmer	Subsidy %
Cotton	**Small and Marginal**	**75%**
	Others	**50%**
Others Crops	**Small and Marginal**	**50%**

Sum insured coverage of cotton crop in above six district of Vidarbha will be restricted upto the value of Threshold yield in case of all farmers.

(I) Separate Vidharbha Package for Cotton Crop at 80% Indemnity Level in six districts only.

All the farmers in six Districts namely Akola, Amravati, Buldhana, Yeotmal, Washim, and Wardha participating for Cotton crop will be insured as per Sum Insured and premium rates at 90% Indemnity (higher) level for normal coverage.

Crop	Level of Indemnity	Normal coverage per hectare (upto T.Y. value)		Total Sum Insured per hectare (Rs.)
		Sum insured (Rs.)	Normal Premium Rate (%)	
Cotton	**90%**	**15840**	**13.20**	**15840**

The expenditure on this account should be debited to the budget head "2401-Crop Husbandry - 110 Crop Insurance - 110 (ii) Scheme in the Five Year Plan - State Plan Schemes - (00)(02) Comprehensive Crop Insurance Scheme (2401 0922)".

8. For the purpose of subsidy on premium to small and marginal farmers under the above mentioned National Agricultural Insurance Scheme, the definition of small and marginal farmers will be the same as mentioned in Government Resolution No. CIS-1299/CR 89/11-A, dated 4th December, 1999.

9. In National Agricultural Insurance Scheme, Rahuri taluka in Ahmednagar district is selected for loss assessment of natural localised calamities namely flood, cyclone, landslide, hailstorm on individual basis for Kharif: 2008 season.

10. In six talukas of Vidarbha viz. Buldhana, Akola, Washim, Amravati, Yavatmal & Wardha Weather Based Crop Insurance scheme is being implemented in Kharif 2009 for cotton crop on pilot basis. The NAIS is not available for loanee farmers in the area notified for WBCIS. Though the crop cutting experiments should be conducted in these notified area.

11. The said Government Resolution is made available on the website of Government of Maharashtra. It's computer code number is --------------

By order and in the name of the Governor of Maharashtra,

(B. D. Umate)
Under Secretary to Government of Maharashtra.
Agriculture, Animal Husbandry, Dairy
Development and Fisheries Department.

To,

1) The Commissioner of Agriculture, Maharashtra State., Pune (5 copies),

2) The Commissioner for Cooperation & Registrar of Cooperative Societies, Maharashtra State, Pune,

3) The Additional .Registrar of Cooperative Societies, Maharashtra State, Pune,

4) The Chief Statistician, Commissionerate of Agriculture, Maharashtra State., Pune,

5) Shri D.D.Dange, Regional Manager, Agriculture Insurance Company of India, New Stock Exchange Bldg., 20th floor, Dalal Street, Mumbai,

6) The Administrative Officer, Agriculture Insurance Company of India, New Stock Exchange Bldg.,20th floor,Dalal Street, Mumbai (5 copies),

7) The General Manager, Maharashtra State Cooperative Bank Ltd.,9 Nagindas Street, Mumbai 400 023,

8) The Chief Officer, Central Finance Agency, Maharashtra State Cooperative Bank Ltd., 9 Nagindas Street, Mumbai-23,

9) The Finance Department, Mantralaya, Mumbai 400 032.

10) The Secretary to the Govt. of India, Ministry of Agriculture, Department of Agriculture and Cooperation, Krishi Bhavan, New Delhi (by letter),

11) The Under Secretary, Agriculture, Animal Husbandry, Dairy Development & Fisheries Department (ADF-1/ADF-3) Mantralaya, Mumbai 400032,

12) The Chief Officer, Rural Planning and Credit Department, Reserve Bank of India, New Central Office, Mumbai

13) The Deputy Chief Officer, Rural Planning and Credit Department,

14) The Manager, Reserve Bank of India, Regional Office, Annie Besant Road, Worli, Mumbai-400 018,

15) The General Manager, NABARD, Poonam Chambers, Shivsagar Estate, Dr. Annie Besant Road, Worli, Mumbai-400-018.

16) The Deputy General Manager NABARD, 54 Wellesly Road, Shivajinagar, Pune-05.

17) The General Manager, SLBC, Bank of Maharashtra, 1501, Shivajinagar, Pune -05.

18) The Credit Specialist, Planning Department, Mantralaya, Mumbai 400 032.

19) All Divisional Joint Directors of Agricultural / Divisional Statisticians, C/o Divisional Joint Directorate of Agriculture's office.

20) All Managers, District Cooperative Banks

21) The Director of Insurance ,MHADA Building, 1st floor, Banadra (East),

Mumbai-400 051.

22) The Accountant General , II (A &A). (A&E), Nagpur,

23) All District Collectors.

24) All Chief Executive Officers, Zilla Parishads,

25) The Director of Information and Publicity (for publicity), Mumbai.

26) All District Superintending Agricultural Officers,

27) All Agricultural Development Officers, Zilla Parishads,

28) Librarian, Maharashtra Legislature Secretariat Library, 6th floor, Vidhan Bhavan,
Mumbai-32

29) Select File, 11-A.